



<b>Voluntary Petition</b> <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): <b>Russell McNeil Fraser, Jr.</b>	
<b>Prior Bankruptcy Case Filed Within Last 6 Years (If more than one, attach additional sheet)</b>			
Location Where Filed: <b>NONE</b>		Case Number:  Date Filed:  	
<b>Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet)</b>			
Name of Debtor: <b>NONE</b>		Case Number:  Date Filed:  	
District:  		Relationship:  Judge:  	
<b>Signatures</b>			
<b>Signature(s) of Debtor(s) (Individual/Joint)</b>  I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.  X <u>/s/ Russell McNeil Fraser, Jr.</u> Signature of Debtor  X <u>Not Applicable</u> Signature of Joint Debtor  Telephone Number (If not represented by attorney) <u>10/14/2005</u> Date		<b>Exhibit A</b> (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11) <input type="checkbox"/> Exhibit A is attached and made a part of this petition.	
<b>Signature of Attorney</b> X <u>/s/ John P. Newton, Jr., 010817</u> Signature of Attorney for Debtor(s) <b>John P. Newton, Jr., 010817</b> Printed Name of Attorney for Debtor(s) / Bar No. <b>John P. Newton</b> Firm Name <b>9700 Westland Drive, Suite 101 Knoxville, Tennessee 37922</b> Address  <b>865-777-1106</b> Telephone Number <u>10/14/2005</u> Date		<b>Exhibit B</b> (To be completed if debtor is an individual whose debts are primarily consumer debts) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. X <u>/s/ John P. Newton, Jr., 010817</u> <u>10/14/2005</u> Signature of Attorney for Debtor(s) Date	
<b>Signature of Debtor (Corporation/Partnership)</b>  I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition. X <u>Not Applicable</u> Signature of Authorized Individual  Printed Name of Authorized Individual  Title of Authorized Individual  Date		<b>Exhibit C</b> Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? <input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No	
<b>Signature of Non-Attorney Petition Preparer</b>  I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document. <b>Not Applicable</b> Printed Name of Bankruptcy Petition Preparer  Social Security Number (Required by 11 U.S.C. § 110(c).)  Address  Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:  If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person. X <u>Not Applicable</u> Signature of Bankruptcy Petition Preparer  Date  A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.			

Name of Debtors: **Russell McNeil Fraser, Jr.**

Case Number:

NAME(S) OF ATTORNEY(S) DESIGNATED TO REPRESENT DEBTOR

**John P. Newton, Jr.**

**010817**

UNITED STATES BANKRUPTCY COURT  
Eastern District of Tennessee

Exhibit "C"

*[If, to the best of the debtor's knowledge, the debtor owns or has possession of property that poses or is alleged to pose a threat of imminent and identifiable harm to the public health or safety, attach this Exhibit "C" to the petition.]*

In re: **Russell McNeil Fraser, Jr.**

Case No.:

Chapter: **7**

Debtor(s)

Exhibit "C" to Voluntary Petition

1. Identify and briefly describe all real or personal property owned by or in possession of the debtor that, to the best of the debtor's knowledge, poses or is alleged to pose a threat of imminent and identifiable harm to the public health or safety (attach additional sheets if necessary):

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2. With respect to each parcel of real property or item of personal property identified in question 1, describe the nature and location of the dangerous condition, whether environmental or otherwise, that poses or is alleged to pose a threat of imminent and identifiable harm to the public health or safety (attach additional sheets if necessary):

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UNITED STATES BANKRUPTCY COURT  
Eastern District of Tennessee

In re: **Russell McNeil Fraser, Jr.**  
**7895**

Case No. \_\_\_\_\_  
Chapter **7**

**STATEMENT OF FINANCIAL AFFAIRS**

**1. Income from employment or operation of business**

None

☐

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE	FISCAL YEAR PERIOD
<b>12,600.00</b>	<b>Operation of Business</b>	<b>2003</b>
<b>28,500.00</b>	<b>Operation of Business</b>	<b>2004</b>
<b>18,600.00</b>	<b>Operation of Business</b>	<b>Year to Date</b>

**2. Income other than from employment or operation of business**

None

☒

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE	FISCAL YEAR PERIOD
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**3. Payments to creditors**

None

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a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within **90 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
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b. List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

☒

NAME AND ADDRESS OF CREDITOR  
AND RELATIONSHIP TO DEBTOR

DATES OF  
PAYMENTS

AMOUNT PAID

AMOUNT  
STILL OWING

#### 4. Suits and administrative proceedings, executions, garnishments and attachments

None



a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT  
AND CASE NUMBER

NATURE OF PROCEEDING

COURT OR AGENCY  
AND LOCATION

STATUS OR  
DISPOSITION

**Frank Castro vs. Mack Fraser  
d/b/a Home Werks, LLC, et al  
161012-1**

**Civil Litigation**

**Knox County Chancery Court  
400 Main Street  
Knoxville, TN 37902**

**Pending**

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None



NAME AND ADDRESS  
OF PERSON FOR WHOSE  
BENEFIT PROPERTY WAS SEIZED

DATE OF  
SEIZURE

DESCRIPTION  
AND VALUE OF  
PROPERTY

#### 5. Repossessions, foreclosures and returns

None



List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS  
OF CREDITOR OR SELLER

DATE OF REPOSSESSION,  
FORECLOSURE SALE  
TRANSFER OR RETURN

DESCRIPTION  
AND VALUE OF  
PROPERTY

#### 6. Assignments and receiverships

None



a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS  
OF ASSIGNEE

DATE OF  
ASSIGNMENT

TERMS OF  
ASSIGNMENT  
OR SETTLEMENT

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None  
☒

NAME AND ADDRESS OF CUSTODIAN	NAME AND ADDRESS OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
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## 7. Gifts

None  
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List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
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## 8. Losses

None  
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List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
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## 9. Payments related to debt counseling or bankruptcy

None  
☐

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
John P. Newton, Jr. 9700 Westland Drive, Suite 101 Knoxville, TN 37922	10/11/2005	\$1,500 - Attorney Fees \$209 - Filing Fee

## 10. Other transfers

None  
☒

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
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## 11. Closed financial accounts

None



List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
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## 12. Safe deposit boxes

None



List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
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## 13. Setoffs

None



List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
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## 14. Property held for another person

None



List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
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## 15. Prior address of debtor

None



If the debtor has moved within the **two years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
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## 16. Spouses and Former Spouses



None  
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If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the **six-year period** immediately preceding the commencement of the case, identify the name of the debtor 's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

None  
☒

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None  
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SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

None  
☒

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
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18. Nature, location and name of business

None  
☐

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the business, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the business, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

NAME	TAXPAYER I.D. NUMBER	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
Homeworks, Inc.	63-1174930	1606 Schaeffer Road Knoxville, TN 37932	Contractor	09/01/1996

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

None  
☒

NAME	ADDRESS
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## 19. Books, records and financial statements

None  
☐ a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS	DATES SERVICES RENDERED
Michael Francis, CPA	2005

b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

None  
☒

NAME AND ADDRESS	DATES SERVICES RENDERED
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c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

None  
☒

NAME	ADDRESS
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d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued within the **two years** immediately preceding the commencement of this case by the debtor.

None  
☒

NAME AND ADDRESS	DATE ISSUED
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## 20. Inventories

None  
☒

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY	INVENTORY SUPERVISOR	DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)
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b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

None  
☒

DATE OF INVENTORY	NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS
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21. Current Partners, Officers, Directors and Shareholders

None  
☒

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS	NATURE OF INTEREST	PERCENTAGE OF INTEREST
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b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting securities of the corporation.

None  
☒

NAME AND ADDRESS	TITLE	NATURE AND PERCENTAGE OF STOCK OWNERSHIP
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22. Former partners, officers, directors and shareholders

None  
☒

a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME	ADDRESS	DATE OF WITHDRAWAL
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b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

None  
☒

NAME AND ADDRESS	TITLE	DATE OF TERMINATION
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23. Withdrawals from a partnership or distributions by a corporation

None  
☒

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR	DATE AND PURPOSE OF WITHDRAWAL	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
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NAME & ADDRESS  
OF RECIPIENT,  
RELATIONSHIP TO DEBTOR

DATE AND PURPOSE  
OF WITHDRAWAL

AMOUNT OF MONEY  
OR DESCRIPTION  
AND VALUE OF PROPERTY

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## 24. Tax Consolidation Group.

None



If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within the **six -year period** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER

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## 25. Pension Funds.

None



If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within the **six-year period** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER

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\* \* \* \* \*

*[if completed by an individual or individual and spouse]*

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date 10/14/2005

Signature of Debtor /s/ Russell McNeil Fraser, Jr.  
**Russell McNeil Fraser, Jr.**

United States Bankruptcy Court  
Eastern District of Tennessee

In re **Russell McNeil Fraser, Jr.**

Case No.

Chapter **7**

**SUMMARY OF SCHEDULES**

AMOUNTS SCHEDULED

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	YES	1	\$ 0.00		
B - Personal Property	YES	3	\$ 80,337.50		
C - Property Claimed as Exempt	YES	1			
D - Creditors Holding Secured Claims	YES	1		\$ 37,832.00	
E - Creditors Holding Unsecured Priority Claims	YES	2		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	YES	12		\$ 1,042,813.17	
G - Executory Contracts and Unexpired Leases	YES	1			
H - Codebtors	YES	1			
I - Current Income of Individual Debtor(s)	YES	1			\$ 7,500.00
J - Current Expenditures of Individual Debtor(s)	YES	1			\$ 6,855.00
Total Number of sheets in ALL Schedules ➤		24			
Total Assets ➤			\$ 80,337.50		
Total Liabilities ➤				\$ 1,080,645.17	

In re: **Russell McNeil Fraser, Jr.**

Case No. \_\_\_\_\_

Debtor

(If known)

SCHEDULE A - REAL PROPERTY

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
Total			0.00	

(Report also on Summary of Schedules.)

In re **Russell McNeil Fraser, Jr.** , Case No. \_\_\_\_\_  
Debtor (If known)

## SCHEDULE B - PERSONAL PROPERTY

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand		<b>Cash on Hand</b>		<b>50.00</b>
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		<b>Alcoa Credit Union Checking Account</b>		<b>100.00</b>
		<b>Bank of American - Joint with Wife</b>		<b>500.00</b>
		<b>USAA-Savings Account</b>		<b>100.00</b>
3. Security deposits with public utilities, telephone companies, landlords, and others.	<b>X</b>			
4. Household goods and furnishings, including audio, video, and computer equipment.		<b>Household Goods and Furnishings</b>		<b>1,835.00</b>
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		<b>Books and CD's</b>		<b>150.00</b>
6. Wearing apparel.		<b>Clothing</b>		<b>200.00</b>
		<b>Jewelry &amp; Watch</b>		<b>250.00</b>
7. Furs and jewelry.	<b>X</b>			
8. Firearms and sports, photographic, and other hobby equipment.		<b>Golf Clubs</b>		<b>200.00</b>
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	<b>X</b>			
10. Annuities. Itemize and name each issuer.	<b>X</b>			
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.		<b>IRA/USAA</b>		<b>800.00</b>
12. Stock and interests in incorporated and unincorporated businesses. Itemize.		<b>49% Share Holder Homewerks, LLC</b>		<b>0.00</b>

In re **Russell McNeil Fraser, Jr.** , Case No. \_\_\_\_\_  
Debtor (If known)

## SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
13. Interests in partnerships or joint ventures. Itemize.	<b>X</b>			
14. Government and corporate bonds and other negotiable and nonnegotiable instruments.	<b>X</b>			
15. Accounts receivable.	<b>X</b>			
16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	<b>X</b>			
17. Other liquidated debts owing debtor including tax refunds. Give particulars.	<b>X</b>			
18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	<b>X</b>			
19. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	<b>X</b>			
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	<b>X</b>			
21. Patents, copyrights, and other intellectual property. Give particulars.	<b>X</b>			
22. Licenses, franchises, and other general intangibles. Give particulars.	<b>X</b>			
23. Automobiles, trucks, trailers, and other vehicles and accessories.		<b>2004 Volkswagen Jetta</b>	<b>J</b>	<b>17,712.50</b>
		<b>2005 Chevy Express Van</b>	<b>J</b>	<b>19,750.00</b>
		<b>2005 Land Rover LRS (Leased Vehicle)</b>	<b>J</b>	<b>37,240.00</b>
24. Boats, motors, and accessories.	<b>X</b>			
25. Aircraft and accessories.	<b>X</b>			



In re Russell McNeil Fraser, Jr., Case No. \_\_\_\_\_  
Debtor (If known)

## SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
26. Office equipment, furnishings, and supplies.		Computer, Desk and File Cabinet		1,250.00
27. Machinery, fixtures, equipment and supplies used in business.	X			
28. Inventory.	X			
29. Animals.	X			
30. Crops - growing or harvested. Give particulars.	X			
31. Farming equipment and implements.	X			
32. Farm supplies, chemicals, and feed.	X			
33. Other personal property of any kind not already listed. Itemize.		Tools, Video Games and Misc Car Care Equipment		200.00
<u>2</u> continuation sheets attached Total >				\$ 80,337.50

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

In re Russell McNeil Fraser, Jr., Case No. \_\_\_\_\_  
Debtor. (If known)

## SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemption to which debtor is entitled under:

(Check one box)

- ☐ 11 U.S.C. § 522(b)(1) Exemptions provided in 11 U.S.C. § 522(d). **Note: These exemptions are available only in certain states.**
- ☒ 11 U.S.C. § 522(b)(2) Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY, WITHOUT DEDUCTING EXEMPTIONS
Alcoa Credit Union Checking Account	TCA § 26-2-103	100.00	100.00
Bank of American - Joint with Wife	TCA § 26-2-103	500.00	500.00
Books and CD's	TCA § 26-2-103	150.00	150.00
Cash on Hand	TCA § 26-2-103	50.00	50.00
Clothing	TCA § 26-2-104	200.00	200.00
Computer, Desk and File Cabinet	TCA § 26-2-103	1,065.00	1,250.00
Golf Clubs	TCA § 26-2-103	200.00	200.00
Household Goods and Furnishings	TCA § 26-2-103	1,835.00	1,835.00
IRA/USAA	TCA § 26-2-105(a)	800.00	800.00
Jewelry & Watch	TCA § 26-2-104	250.00	250.00
USAA-Savings Account	TCA § 26-2-103	100.00	100.00

In re: **Russell McNeil Fraser, Jr.**  
Debtor

Case No. \_\_\_\_\_  
(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions, above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. <b>340906291994</b> <b>GMAC</b> <b>Bankruptcy Dept.</b> <b>2740 Arthur St.</b> <b>Roseville, MN 55113</b>	<b>X</b>	<b>J</b>	<b>01/01/2005</b> <b>Auto Loan</b> <b>2005 Chevy Express Van</b>  VALUE \$19,750.00				<b>18,916.00</b>	<b>0.00</b>
ACCOUNT NO. <b>834043666</b> <b>Volkswagen Credit</b> <b>P.O. Box 3</b> <b>Hillsboro, OR 97123-0003</b>	<b>X</b>	<b>J</b>	<b>05/01/2004</b> <b>Auto Loan</b> <b>2004 Volkswagon Jetta</b>  VALUE \$17,712.50				<b>18,916.00</b>	<b>1,203.50</b>

0 Continuation sheets attached

Subtotal >  
(Total of this page)  
Total >  
(Use only on last page)

\$37,832.00
\$37,832.00

(Report total also on Summary of Schedules)

In re Russell McNeil Fraser, Jr.  
Debtor

Case No. \_\_\_\_\_  
(If known)

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

☒ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

**TYPES OF PRIORITY CLAIMS** (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4,925\* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(3).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$4,925\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).

☐ **Deposits by individuals**

Claims of individuals up to \$2,225\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6).

☐ **Alimony, Maintenance, or Support**

Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7).

☐ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Other Priority Debts**

\* Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

In re **Russell McNeil Fraser, Jr.**  
Debtor

Case No. \_\_\_\_\_  
(If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY
ACCOUNT NO.							

In re **Russell McNeil Fraser, Jr.**  
DebtorCase No. \_\_\_\_\_  
(If known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**☐ Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions, above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>HM010</b> <b>American Lighting</b> <b>1825 N. Eastman Road</b> <b>Kingsport, TN 37664</b>		<b>05/01/2005</b> <b>Guaranty</b>				<b>3,282.29</b>
ACCOUNT NO. <b>HOMEWERKS</b> <b>Arrow Exterminator</b> <b>5222 N. Middlebrook Pike</b> <b>Knoxville, TN 37921</b>		<b>08/01/2005</b> <b>Guaranty</b>				<b>250.00</b>
ACCOUNT NO. <b>HOMEWERKS</b> <b>Beatty Portable</b> <b>P.O. Box 23938</b> <b>Knoxville, TN 37933</b>		<b>08/01/2005</b> <b>Notice Only</b>				<b>300.00</b>
ACCOUNT NO. <b>86552180085451866</b> <b>BellSouth</b> <b>P.O. Box 105503</b> <b>Atlanta, GA 30348</b>		<b>05/01/2005</b> <b>Guaranty</b>				<b>500.00</b>
ACCOUNT NO. <b>HOMEWERKS</b> <b>Blue Jack</b> <b>320 E. Troy Cir</b> <b>KNOXville, TN 37919</b>		<b>05/01/2005</b> <b>Guaranty</b>				<b>744.87</b>

11 Continuation sheets attached

Subtotal &gt;

Total &gt;

**\$5,077.16**

In re **Russell McNeil Fraser, Jr.**  
Debtor

Case No. \_\_\_\_\_  
(If known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions, above.)	CODEBATOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>HOM37950</b>  <b>Bread Box #32</b> <b>P.O. Box 52808</b> <b>Knoxville, TN 37950</b>  <b>Check Care</b> <b>P.O. Box 52808</b> <b>Knoxville, TN 37950</b>		<b>Notice Only</b>				<b>90.26</b>
ACCOUNT NO. <b>HOM300</b>  <b>Callaway Building Products</b> <b>P.O. Box 52828</b> <b>Knoxville, TN 37950</b>  <b>CMI</b> <b>P.O. Box 456</b> <b>Upper Darby, PA 19082</b>		<b>05/01/2003</b> <b>Guaranty</b>				<b>1,451.92</b>
ACCOUNT NO. <b>4862-3625-6494-1626</b>  <b>Capital One</b> <b>P.O. Box 30285</b> <b>Salt Lake City, UT 84130</b>		<b>06/01/2005</b> <b>Credit Card</b>				<b>563.00</b>
ACCOUNT NO. <b>5183-389010369010</b>  <b>Chase</b> <b>P.O. Box 94014</b> <b>Palatine, IL 60094</b>		<b>11/01/2002</b> <b>Credit Card</b>				<b>1,054.00</b>
ACCOUNT NO. <b>5443760009269617</b>  <b>Chase</b> <b>P.O. Box 94014</b> <b>Palatine, IL 60094</b>		<b>02/01/1990</b> <b>Credit Card</b>				<b>6,061.00</b>

Sheet no. 1 of 11 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority  
Claims

Subtotal  
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Total >

(Use only on last page of the completed Schedule F.)

**\$9,220.18**

In re **Russell McNeil Fraser, Jr.**  
Debtor

Case No. \_\_\_\_\_  
(If known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions, above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>219</b>  <b>Christmas Lumber</b> <b>P.O. Box 23100</b> <b>Knoxville, TN 37933</b>		<b>12/01/2004</b>  <b>Guaranty</b>				<b>26,640.47</b>
ACCOUNT NO. <b>HOMEWERKS</b>  <b>Claiborne Hau4NCR</b> <b>P.O. Box 3068</b> <b>Knoxville, TN 37927</b>		<b>07/01/2005</b>  <b>Guaranty</b>				<b>1,764.97</b>
ACCOUNT NO. <b>4418530906-01-8</b>  <b>Comcast Cable</b> <b>5720 Asheville Highway</b> <b>Knoxville, TN 37924</b>  <b>Credit Collection Services</b> <b>Two Wells Avenue</b> <b>Newton, MA 02459</b>		<b>03/01/2005</b>  <b>Guaranty</b>				<b>326.42</b>
ACCOUNT NO. <b>HOMEWERKS</b>  <b>CSIE</b> <b>10708 Farragut Hill Blvd.</b> <b>Knoxville, TN 37922</b>		<b>05/01/2005</b>  <b>Notice Only</b>				<b>250.00</b>
ACCOUNT NO. <b>6879450129028843038</b>  <b>Dell Financial Services</b> <b>P.O. Box 6403</b> <b>Carol Stream, IL 60197</b>		<b>11/01/2004</b>  <b>Credit Card</b>				<b>1,175.00</b>

<b>\$30,156.86</b>



In re **Russell McNeil Fraser, Jr.**  
Debtor

Case No. \_\_\_\_\_  
(If known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions, above.)	CODEBATOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>HOMEWERKS</b>  <b>Dixie Kitchen</b> <b>P.O. Box 3576</b> <b>Knoxville, TN 37927</b>		<b>05/01/2005</b> <b>Notice Only</b>				<b>45,132.82</b>
ACCOUNT NO. <b>HOME02</b>  <b>Drier Insulation</b> <b>1904 G. W. Emory Road</b> <b>Knoxville, TN 37849</b>  <b>WC French</b> <b>P.O. Box 572884</b> <b>Houston, TX 77257</b>		<b>11/01/2004</b> <b>Guaranty</b>				<b>8,199.57</b>
ACCOUNT NO. <b>HOMEWERKS</b>  <b>Egan Hardwood Saues</b> <b>P.O. Box 6718</b> <b>KNOXVILLE, TN 37914</b>  <b>John Norris</b> <b>P.O. Box 397</b> <b>Strawberry Plains, TN 37871</b>		<b>05/01/2005</b> <b>Guaranty</b>				<b>22,315.54</b>
ACCOUNT NO. <b>2244</b>  <b>Fay Portable</b> <b>4521 Rutledge Pike</b> <b>Knoxville, TN 37914</b>		<b>05/01/2005</b> <b>Guaranty</b>				<b>761.83</b>
ACCOUNT NO. <b>4636287</b>  <b>First Tennessee Bank</b> <b>P.O. Box 9595</b> <b>Alcoa, TN 37701</b>		<b>Overdrawn Checking Account</b>				<b>572.08</b>

Sheet no. 3 of 11 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority  
Claims

Subtotal  
(Total of this page) >

Total >

(Use only on last page of the completed Schedule F.)

**\$76,981.84**

In re **Russell McNeil Fraser, Jr.**  
Debtor

Case No. \_\_\_\_\_  
(If known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions, above.)	CODEBATOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>HOMEWERKS</b>  <b>FUD</b> <b>Dept. 888311</b> <b>Knoxville, TN 37995</b>		<b>05/01/2005</b> <b>Notice Only</b>				<b>100.00</b>
ACCOUNT NO. <b>8655219493</b>  <b>Henson Flooring</b> <b>P.O. Box 52586</b> <b>Knoxville, TN 37950</b>		<b>05/01/2008</b> <b>Guaranty</b>				<b>12,714.91</b>
ACCOUNT NO.  <b>Howard &amp; Howard</b> <b>4800 Old Kingston Pike</b> <b>Knoxville, TN 37919</b>		<b>Guaranty</b>				<b>1,200.00</b>
ACCOUNT NO. <b>H00248</b>  <b>Knox Blue Print</b> <b>P.O. Box 3293</b> <b>Knoxville, TN 37927</b>		<b>05/01/2005</b> <b>Notice Only</b>				<b>269.31</b>
ACCOUNT NO. <b>HOMEWERKS</b>  <b>Knox Concrete</b> <b>P.O. Box 50965</b> <b>Knoxville, TN 37950</b>		<b>05/01/2005</b> <b>Guaranty</b>				<b>5,792.40</b>

<b>\$20,076.62</b>

In re **Russell McNeil Fraser, Jr.**  
Debtor

Case No. \_\_\_\_\_  
(If known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions, above.)	CODEBATOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.		<b>02/01/2005</b>				<b>12,840.00</b>
<b>Knox Drywall</b> <b>1215 McKenzie Drive</b> <b>Knoxville, TN 37917</b>		<b>Notice Only</b>				
ACCOUNT NO. <b>86501</b>		<b>05/01/2003</b>				<b>2,101.73</b>
<b>Knox Tenn Rentals</b> <b>127 Bearden Pl.</b> <b>Knoxville, TN 37917</b>		<b>Guaranty</b>				
ACCOUNT NO. <b>HOMEWERKS</b>		<b>01/01/2005</b>				<b>3,000.00</b>
<b>Knoxville Utilities Board</b> <b>Attn: D.D. Hamilton</b> <b>P.O. Box 59017</b> <b>Knoxville, TN 37950-9017</b>		<b>Guaranty</b>				
ACCOUNT NO.		<b>03/01/2004</b>				<b>600.00</b>
<b>Lemay &amp; Associates</b> <b>10816 Kingston Pike</b> <b>Knoxville, TN 37922</b>		<b>Notice Only</b>				
ACCOUNT NO. <b>HOMEWERKS</b>		<b>05/01/2005</b>				<b>2,000.00</b>
<b>Lynch Surveys</b> <b>P.O. Box 10685</b> <b>Knoxville, TN 37939</b>		<b>Guaranty</b>				

<b>\$20,541.73</b>

In re **Russell McNeil Fraser, Jr.**  
Debtor

Case No. \_\_\_\_\_  
(If known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions, above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>HOMEWERKS</b>  <b>Matlock Tire</b> <b>318 Highway 70 W</b> <b>Lenoir City, TN 37771</b>		<b>Notice Only</b>				<b>39.13</b>
ACCOUNT NO. <b>5490997771214817</b>  <b>MBNA/Suntrust</b> <b>P.O. Box 15288</b> <b>Wilmington, DE 19886</b>		<b>08/01/2000</b> <b>Credit Card</b>				<b>6,682.00</b>
ACCOUNT NO. <b>HOMEWERKS</b>  <b>Modern Supply Co.</b> <b>P.O. Box 22997</b> <b>Knoxville, TN 37933</b>		<b>05/01/2005</b> <b>Guaranty</b>				<b>28,110.25</b>
ACCOUNT NO. <b>884330410</b>  <b>Nextel</b> <b>P.O. Box 17990</b> <b>Denver, CO 80217</b>  <b>GC Services</b> <b>P.O. Box 2667</b> <b>Houston, TX 77252</b>		<b>Cellular Bill</b>				<b>876.44</b>
ACCOUNT NO. <b>HOMEWERKS</b>  <b>NX20</b> <b>P.O. Box 250</b> <b>Dandridge, TN 37725</b>  <b>NACM</b> <b>P.O. Box 6809</b> <b>Knoxville, TN 37914</b>		<b>06/01/2005</b> <b>Guaranty</b>				<b>4,186.79</b>

Sheet no. 6 of 11 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal  
(Total of this page) >

Total >

(Use only on last page of the completed Schedule F.)

**\$39,894.61**

In re **Russell McNeil Fraser, Jr.**  
Debtor

Case No. \_\_\_\_\_  
(If known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions, above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>8655218008</b>  <b>Pella</b> <b>2605 N. Berkeley Lake Road, Ste 400</b> <b>Duluth, GA 30096</b>		<b>05/01/2005</b>  <b>Guaranty</b>				<b>23,889.53</b>
ACCOUNT NO. <b>HOMEWERKS</b>  <b>Rinker Materials</b> <b>P.O. Box 905875</b> <b>Charlotte, NC 27290</b>  <b>Fredrick Conrad</b> <b>P.O. Box 11202</b> <b>Knoxville, TN 37939</b>		<b>05/01/2004</b>  <b>Guaranty</b>				<b>15,000.00</b>
ACCOUNT NO. _____  <b>Ron Hurst</b> <b>P.O. Box 366</b> <b>Loudon, TN 37774</b>		<b>03/09/2004</b>				<b>80,000.00</b>
ACCOUNT NO. <b>HOMEWERKS</b>  <b>Schubert Lumber</b> <b>1601 Third Creek Road</b> <b>Knoxville, TN 37921</b>		<b>06/01/2005</b>  <b>Guaranty</b>				<b>88,226.48</b>
ACCOUNT NO. <b>HOMEWERKS</b>  <b>Signature Fireplace</b> <b>6636D Central Avenue Pike</b> <b>Knoxville, TN 37912</b>		<b>05/01/2005</b>  <b>Guaranty</b>				<b>8,017.37</b>

<b>\$215,133.38</b>

In re **Russell McNeil Fraser, Jr.**  
Debtor

Case No. \_\_\_\_\_  
(If known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions, above.)	CODEBATOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>HOMEWERKS</b>  <b>Smokey Mtn. Tops</b> <b>P.O. Box 52168</b> <b>Knoxville, TN 37950</b>  <b>Stone &amp; Hinds</b> <b>507 Gay Street</b> <b>Knoxville, TN 37902</b>		<b>05/01/2005</b> <b>Notice Only</b>				<b>6,140.00</b>
ACCOUNT NO. <b>00100152271870000000</b>  <b>South Trust/Wachovia</b> <b>P.O. Box 830716</b> <b>Birmingham, AL 35283</b>	<b>X</b>	<b>02/20/2002</b> <b>Personal Loan</b>				<b>170,000.00</b>
ACCOUNT NO. <b>HOMEWERKS</b>  <b>Stokes Electric</b> <b>P.O. Box 2503</b> <b>Knoxville, TN 37901</b>  <b>Fredrick Conrad</b> <b>P.O. Box 11202</b> <b>Knoxville, TN 37939</b>  <b>NACM</b> <b>P.O. Box 6809</b> <b>Knoxville, TN 37914</b>		<b>05/01/2002</b> <b>Guaranty</b>				<b>5,761.18</b>
ACCOUNT NO. <b>71792</b>  <b>Sun Belt</b> <b>P.O. Box 409211</b> <b>Atlanta, GA 30384</b>		<b>05/01/2005</b> <b>Guaranty</b>				<b>786.60</b>

<b>\$182,687.78</b>

In re **Russell McNeil Fraser, Jr.**  
Debtor

Case No. \_\_\_\_\_  
(If known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions, above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>10077180307</b>  <b>SunTrust</b> <b>P.O. Box 4418</b> <b>Atlanta, GA 30302</b>  <b>Ayers &amp; Parkey</b> <b>708 S. Gay Street</b> <b>P.O. Box 948</b> <b>Knoxville, TN 37901</b>		<b>Guaranty on Lot 43R</b>				<b>269,587.17</b>
ACCOUNT NO. <b>10077180372</b>  <b>SunTrust</b> <b>P.O. Box 4418</b> <b>Atlanta, GA 30302</b>		<b>Guaranty on Lot 7</b>				<b>139,706.28</b>
ACCOUNT NO. <b>10077180406</b>  <b>SunTrust</b> <b>P.O. Box 4418</b> <b>Atlanta, GA 30302</b>		<b>Guaranty on Xterra</b>				<b>9,001.68</b>
ACCOUNT NO. <b>7103726142</b>  <b>Texaco</b> <b>P.O. Box 9151</b> <b>Des Moines, IA 50368</b>		<b>03/01/1995</b> <b>Credit Card</b>				<b>1,752.00</b>
ACCOUNT NO. _____  <b>Vassey</b> <b>214 Watt Road</b> <b>Knoxville, TN 37922</b>		<b>01/01/2003</b> <b>Guaranty</b>				<b>1,600.00</b>

<b>\$421,647.13</b>

In re **Russell McNeil Fraser, Jr.**  
Debtor

Case No. \_\_\_\_\_  
(If known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions, above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>HOMEWERKS</b>  <b>Walker Supply Co.</b> <b>P.O. Box 69</b> <b>Alcoa, TN 37701</b>		<b>05/01/2004</b>  <b>Guaranty</b>				<b>5,000.00</b>
ACCOUNT NO. <b>HOMEWERKS</b>  <b>Westside Glass Shop</b> <b>10529 Kingston Pike</b> <b>Knoxville, TN 37922</b>		<b>12/01/2004</b>  <b>Notice Only</b>				<b>1,866.17</b>
ACCOUNT NO. <b>HOMEWERKS</b>  <b>Williams Door Co.</b> <b>220 Sherway Road</b> <b>Knoxville, TN 37922</b>		<b>05/01/2005</b>  <b>Guaranty</b>				<b>2,061.00</b>
ACCOUNT NO. <b>1482</b>  <b>Willocks Bros.</b> <b>1021 Foch Street</b> <b>Maryville, TN 37801</b>		<b>05/01/2003</b>  <b>Guaranty</b>				<b>8,533.76</b>
ACCOUNT NO. <b>HOMEWERKS</b>  <b>WRS</b> <b>P.O. Box 3612</b> <b>Knoxville, TN 37927</b>		<b>06/01/2005</b>  <b>Guaranty</b>				<b>2,657.23</b>

<b>\$20,118.16</b>



In re **Russell McNeil Fraser, Jr.**  
Debtor

Case No. \_\_\_\_\_  
(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions, above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>101816</b>  <b>Yellow Book</b> <b>2560 Renaissance Blvd.</b> <b>King of Prussia, PA 19406</b>		<b>05/01/2005</b> <b>Guaranty</b>				<b>1,277.72</b>

<b>\$1,277.72</b>
<b>\$1,042,813.17</b>

In re: Russell McNeil Fraser, Jr.

Case No. \_\_\_\_\_

Debtor

(If known)

**SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES**☐ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST, STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.
Land Rover Capital Group Dept. 193901 P.O. Box 55000 Detroit, MI 48255-1939	Vehicle Lease
Sprint P.O. Box 740602 Cincinnati, OH 45274	Cellular Contract

In re: **Russell McNeil Fraser, Jr.** , Case No. \_\_\_\_\_  
Debtor (If known)

## SCHEDULE H - CODEBTORS

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
<b>Dr. Russell M. Fraser, Sr.</b> <b>19 Brannon Ct.</b> <b>Florence, AL 35630</b>	<b>South Trust/Wachovia</b> <b>P.O. Box 830716</b> <b>Birmingham, AL 35283</b>
<b>Rebecca Fraser</b> <b>105 Miramar Cir</b> <b>Oak Ridge, TN 37830</b>	<b>GMAC</b> <b>Bankruptcy Dept.</b> <b>2740 Arthur St.</b> <b>Roseville, MN 55113</b>
<b>Rebecca Fraser</b> <b>105 Miramar Cir</b> <b>Oak Ridge, TN 37830</b>	<b>Volkswagen Credit</b> <b>P.O. Box 3</b> <b>Hillsboro, OR 97123-0003</b>

In re Russell McNeil Fraser, Jr., Case No. \_\_\_\_\_  
Debtor (If known)

## SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

Debtor's Marital Status: <b>Married</b>	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP	AGE
	<b>Daughter</b>	<b>17</b>
	<b>Son</b>	<b>12</b>
<b>Employment:</b>	DEBTOR	SPOUSE
Occupation		<b>Self Employed</b>
Name of Employer	<b>Homewerks, LLC</b>	<b>Computer Hardware</b>
How long employed	<b>9 Years</b>	<b>2 Years</b>
Address of Employer	<b>1606 Schaeffer Road Knoxville, TN 37932</b>	

	DEBTOR	SPOUSE
<b>Income:</b> (Estimate of average monthly income)		
Current monthly gross wages, salary, and commissions (pro rate if not paid monthly.)	\$ <u>0.00</u>	\$ <u>0.00</u>
Estimated monthly overtime	\$ <u>0.00</u>	\$ <u>0.00</u>
<b>SUBTOTAL</b>	\$ <u>0.00</u>	\$ <u>0.00</u>
<b>LESS PAYROLL DEDUCTIONS</b>		
a. Payroll taxes and social security	\$ <u>0.00</u>	\$ <u>0.00</u>
b. Insurance	\$ <u>0.00</u>	\$ <u>0.00</u>
c. Union dues	\$ <u>0.00</u>	\$ <u>0.00</u>
d. Other (Specify) _____	\$ <u>0.00</u>	\$ <u>0.00</u>
<b>SUBTOTAL OF PAYROLL DEDUCTIONS</b>	\$ <u>0.00</u>	\$ <u>0.00</u>
<b>TOTAL NET MONTHLY TAKE HOME PAY</b>	\$ <u>0.00</u>	\$ <u>0.00</u>
Regular income from operation of business or profession or farm (attach detailed statement)	\$ <u>1,500.00</u>	\$ <u>6,000.00</u>
Income from real property	\$ <u>0.00</u>	\$ <u>0.00</u>
Interest and dividends	\$ <u>0.00</u>	\$ <u>0.00</u>
Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above.	\$ <u>0.00</u>	\$ <u>0.00</u>
Social security or other government assistance (Specify) _____	\$ <u>0.00</u>	\$ <u>0.00</u>
Pension or retirement income	\$ <u>0.00</u>	\$ <u>0.00</u>
Other monthly income (Specify) _____	\$ <u>0.00</u>	\$ <u>0.00</u>
<b>TOTAL MONTHLY INCOME</b>	\$ <u>1,500.00</u>	\$ <u>6,000.00</u>
<b>TOTAL COMBINED MONTHLY INCOME</b> <u>\$ 7,500.00</u> (Report also on Summary of Schedules)		
Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document: <b>NONE</b>		

In re **Russell McNeil Fraser, Jr.**

Case No. \_\_\_\_\_

Debtor

(If known)

## SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse".

Rent or home mortgage payment (include lot rented for mobile home)		\$	<u>1,000.00</u>
Are real estate taxes included?	Yes _____ No <u>✓</u>		
Is property insurance included?	Yes _____ No <u>✓</u>		
Utilities Electricity and heating fuel		\$	<u>200.00</u>
Water and sewer		\$	<u>75.00</u>
Telephone		\$	<u>100.00</u>
Other <b>Cable and Internet Access</b>		\$	<u>150.00</u>
<b>Cell Phone</b>		\$	<u>100.00</u>
<b>Garbage</b>		\$	<u>20.00</u>
Home maintenance (repairs and upkeep)		\$	<u>300.00</u>
Food		\$	<u>500.00</u>
Clothing		\$	<u>300.00</u>
Laundry and dry cleaning		\$	<u>100.00</u>
Medical and dental expenses		\$	<u>500.00</u>
Transportation (not including car payments)		\$	<u>500.00</u>
Recreation, clubs and entertainment, newspapers, magazines, etc.		\$	<u>200.00</u>
Charitable contributions		\$	<u>100.00</u>
Insurance (not deducted from wages or included in home mortgage payments)			
Homeowner's or renter's		\$	<u>0.00</u>
Life		\$	<u>0.00</u>
Health		\$	<u>400.00</u>
Auto		\$	<u>375.00</u>
Other _____		\$	<u>0.00</u>
Taxes (not deducted from wages or included in home mortgage payments)			
(Specify) _____		\$	<u>0.00</u>
Installment payments: (In chapter 12 and 13 cases, do not list payments to be included in the plan)			
Auto		\$	<u>1,635.00</u>
Other _____		\$	<u>0.00</u>
Alimony, maintenance or support paid to others		\$	<u>0.00</u>
Payments for support of additional dependents not living at your home		\$	<u>0.00</u>
Regular expenses from operation of business, profession, or farm (attach detailed statement)		\$	<u>0.00</u>
Other <b>Miscellaneous Children Expenses</b>		\$	<u>300.00</u>

TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)

\$ 6,855.00

[FOR CHAPTER 12 AND 13 DEBTORS ONLY]

Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval.

A. Total projected monthly income	\$	_____
B. Total projected monthly expenses	\$	_____
C. Excess income (A minus B)	\$	_____
D. Total amount to be paid into plan each _____	\$	_____
(interval)		

In re: **Russell McNeil Fraser, Jr.**  
Debtor

Case No. \_\_\_\_\_  
(If known)

## DECLARATION CONCERNING DEBTOR'S SCHEDULES

### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 25  
(Total shown on summary page plus 1.)  
sheets plus the summary page, and that they are true and correct to the best of my knowledge, information, and belief.

Date: **10/14/2005**

Signature: **/s/ Russell McNeil Fraser, Jr.**  
**Russell McNeil Fraser, Jr.**

[If joint case, both spouses must sign]

### DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

(NOT APPLICABLE)

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF TENNESSEE**

IN RE:

Case No.: \_\_\_\_\_

**Russell McNeil Fraser, Jr.**

Debtor(s)

**VERIFICATION OF CREDITOR MATRIX**

The above Debtor(s) hereby verifies under the penalty of perjury under the laws of the United States of America that the attached list of creditors is true and correct to the best of his/her knowledge.

Date: **10/14/2005**

**/s/ Russell McNeil Fraser, Jr.**

Debtor

**/s/ John P. Newton, Jr., 010817**

Attorney for Debtor(s)